



1005 O Street, Suite 300  
Lincoln, NE 68508-3628  
(402) 441-7070 or  
1-800-247-0938

## 2006 What Is Medicaid?

**Medicaid** is a program administered by the Nebraska Department of Health and Human Services which assists in the payment of medical expenses for eligible individuals.

### ☛ What Does Medicaid Pay For?

Prescribed drugs	Hearing Aids	Podiatrist	Optometry
Nursing home care	Dentures	Physicians	X-Rays
Home health care	Eyeglasses	Dentist	Laboratory Services
In-Outpatient hospital care	Physical therapy		

### ☛ Who Is Eligible for Medicaid?

Individuals who are 65 years or older, blind, or disabled and who have incomes and resources below the medical assistance guidelines. These guidelines are:

**Resource Guidelines:** The actual amount of medical expenses that Medicaid pays for depends on the individual's financial situation.

Resources include all cash or other liquid assets, or any other real or personal property owned by an individual.

- A single individual may not exceed \$4,000 in liquid resources (bank accounts, C.D.'s, bonds, stocks etc.). A married couple cannot exceed \$6,000 in liquid resources.
- Life Insurance with a total face value not to exceed \$1,500 per individual.
- An irrevocable burial trust per individual with a value not exceed \$3,000. This money is exempt because once it is placed in an irrevocable trust it cannot be withdrawn.
- Burial plot, grave marker, caskets, and urns are exempt resources.
- One car is exempt.
- The home in which you live is exempt.

There are special rules for married couples when one spouse is in a nursing home or licensed alternate care facility and needs Medicaid, and the other spouse is not receiving care and is not applying for Medicaid. These rules protect resources. You may need to obtain information on this program now, especially if your resources exceed the Medicaid guidelines.

### ☛ May I Dispose of Property by Conveying it to Relatives or Selling It?

If you give away your home or other property you own (including bank accounts, C.D.'s etc.) without payment for its value, you may be ineligible for Medicaid, and possibly subject to criminal penalties.

### ☛ How Long must I Live in Nebraska in Order to Be Eligible for Medicaid?

There is no specific time period that you must live in Nebraska before you apply for Medicaid. However, at the time of the application, you must live in Nebraska.

## Income Guidelines:

Income guidelines are based on an individual or couple's gross monthly income. Income is any money received which is available for support and maintenance. These guidelines are as follows:

\$ _____	Total of all monthly income checks received (Social Security, Railroad Retirement, pension, interest, etc.)
+ <u>88.50</u>	Add the Medicare premium amount (which is deducted from Social Security before you receive your check.)
= _____	Equals Gross Income
- _____	Minus \$20 (Social Security Disregard)
- _____	Minus any health insurance premiums paid monthly (don't include the \$88.50 Medicare premium here.)
= _____	If this figure is below \$817 for an individual or \$1,101 for a couple, you may be eligible.

If an individual or couple's income exceeds these amounts, they may still qualify, but would be expected to pay a portion of their medical expenses. This is considered your "share of cost".

## ☛ WHERE DO I APPLY

Contact the following county offices for an appointment or further information:

### **Butler County** (Courthouse)

(Serves all of Butler County & residents who live in Polk County & have a mailing address of Osceola, Duncan, Shelby, Columbus)  
284 N. 9th Street  
David City, NE 68632  
(402) 367-6021 or 1-800-576-5212

### **Fillmore County** (Courthouse)

160 N. 9th St. PO Box 308  
Geneva, NE 68361  
(402) 759-3718

### **Lancaster County**

1050 "N" Street Suite 250  
PO Box 98933  
Lincoln, NE 68508  
(402) 471-7000

### **Polk County**

(Residents who live in Polk County & have a mailing address of Osceola, Shelby, Duncan, Columbus)  
Contact David City Office  
(402) 367-6021 or 1-800-576-5212

### **Polk County**

(Residents who have a mailing address of Polk, Stromsburg, Benedict, Silver Creek, Clarks, Gresham)  
Contact York Office  
(402) 362-4471 or 1-800-627-3411

### **Saunders County**

355 East 4th Street  
Wahoo, NE 68066  
(402) 443-4252 or 1-800-755-1333

### **Saline County**

1005 E Hwy 33, Suite 1  
Crete, NE 68333-0186  
(402) 826-2196 or 1-800-557-8511

### **Seward County**

320 S. 14th St.  
Seward, NE 68434  
(402) 643-6614 or 888-497-9819

### **York County** (Courthouse)

(All of York County & residents of Polk County who have mailing address of Polk, Stromsburg, Benedict, Silver Creek, Clarks, Gresham)  
824 Lincoln Ave  
York, NE 68467  
(402) 362-4471 or 1-800-627-3411

☛ Or.....Simply call **Lincoln Area Agency on Aging/LIFE**, to discuss the services that will best help you to remain independent in your own home.